

Chapter 3

Results

This chapter presents the findings of the study. It includes the profiles of the high school student participants, including their pseudonyms, codes, sex, age, grade level, and hobbies. This section also explores how they cope with situations that arise, as well as their experiences using GCash for financial transactions. Finally, the essential themes that emerged from their statements are discussed.

Profile of the Participants

The table below presents the profile of the participants including their pseudonym, code, sex, age, grade level, and study group. The participant numbers or pseudonyms and their codes are assigned by the researchers in order of their time of interview.

Participant No. 1 Code name: Axel, a 16-year-old student from Grade 11-Salinlahi. She is the 3rd of the children in her family, loves playing the guitar.

Participant No. 2 Code name: Mika, a 17-year-old student from Grade 12 - Kadayawan. She is the youngest of the children in her family and enjoys reading, watching movies, sleeping, and eating.

Participant No. 3 Code name: Allen, a 16-year-old student from Grade 11-EIM Mayari. He is the second child in his family and spends his free time playing Mobile Legends. He loves sleeping.

Participant No. 4 Code name: Gian, a 17-year-old student from Grade 12-Dinagyang. He is the youngest of the children in his family and loves playing online games. He plays guitar and other musical instruments.

Participant No. 5 Code name: Martimiano, a 16-year-old student from Grade 11-Lakambini. She loves playing online games and watching movies.

Participant No. 6 Code name: Jaycee, a 17-year-old student from Grade 11-Silakbo. She is the youngest of the children in her family and enjoys playing games. She loves writing.

Participant No. 7 Code name: Nyla, a 16-year-old student from Grade 11-Silakbo. She is the youngest of the children in her family and has a wide variety of creative hobbies, including singing, painting, playing guitar, crocheting, drawing, and dancing.

All seven participants were part of the In-depth Interview (IDI) study group, as the researchers utilized this qualitative method to gather detailed narrative data.

Table 1 Profile of the Participants

PSEUDONYMS	CODE	SEX	AGE	GRADE LEVEL	STUDY GROUP
Axel	(TLEOSHSSBSAHD_P1_IDI)	F	16	11	IDI
Mika	(TLEOSHSSBSAHD_P2_IDI)	F	17	12	IDI
Allen	(TLEOSHSSBSAHD_P3_IDI)	M	16	11	IDI
Gian	(TLEOSHSSBSAHD_P4_IDI)	M	17	12	IDI
Martimiano	(TLEOSHSSBSAHD_P5_IDI)	F	16	11	IDI
Jaycee	(TLEOSHSSBSAHD_P6_IDI)	F	17	11	IDI
Nyla	(TLEOSHSSBSAHD_P7_IDI)	F	16	11	IDI

The Lived Experiences of Students Using GCash for Financial Transactions

Presented in Table 2 are the lived experiences of students using GCash for financial transactions. Convenience and speed emerged as primary themes, as students emphasized how the application allows them to send and receive money easily for school, gaming, and online purchases. However, exposure to digital risks such as delayed confirmations, OTP issues, and accidental transfers also surfaced, often accompanied by feelings of nervousness, anxiety, or embarrassment during unexpected situations.

Table 2 Essential Themes and Core Ideas on the Lived Experiences of Students Using GCash for Financial Transaction.

Essential Themes	Core Ideas
	It makes sending and receiving money much

Convenience and Ease of Transactions	faster and easier.
	I can pay even if the person is far away.
	I don't have to carry physical cash anymore.
	It's helpful for school payments, online shopping, gaming, and buying load.
	I prefer using it when lines are long or when I don't have cash.
	The QR code feature makes payments instant.
Technical Problems and App Limitations	The app depends on having a strong internet connection.
	There are times when the app glitches or delays the payment.
	I get nervous when the money is deducted but there's no confirmation yet.
	OTP issues are stressful, especially when it's sent to another number.
	Auto-deductions from subscriptions can reduce my balance without me noticing.
Feelings During Unexpected Situations	I felt nervous and panicked when transactions didn't go through.
	I was scared of losing my money.
	It was embarrassing when I couldn't pay immediately at a store.
	I felt guilty when I received money that wasn't meant for me.
	Large transactions make me anxious because I'm afraid they might fail.

Convenience and Ease of Transactions. This theme refers to the speed and simplicity that GCash provides in conducting financial transactions. It encompasses the ability to send and receive money instantly, pay for school fees, online shopping, gaming, and mobile load, without relying on physical cash. Participants highlighted how these features make transactions faster and more manageable in daily life. This theme is reflected in the following statements made by the participants:

"GCash has really made a big difference for me, especially when I need my allowance urgently. Since my mom is far away, I can just message her and she sends it right away. That's basically how it helps me."
(TLEOSHSSBSAHD_P1_IDI)

"It's just more convenient when you're far apart and need the money immediately. Other options like Palawan take too long, especially if there isn't a branch nearby."
(TLEOSHSSBSAHD_P2_IDI)

"I used GCash to pay for food at a shop. They had a QR code, so I just scanned it, entered the amount, and confirmed. It was finished in an instant; it's very quick."
(TLEOSHSSBSAHD_P3_IDI)

Technical Problems and App Limitations. This theme refers to the challenges students face when using GCash, particularly relating to internet connectivity, app glitches, OTP verification, accidental transfers, or automatic deductions. These issues can create stress, anxiety, or inconvenience during transactions. The theme is captured in the following participant statements:

"The main issue I face is that my GCash is linked to my sibling's number instead of mine. Whenever I cash in or out, the OTP goes to them. It's a struggle when they're offline because I have to message them and wait just to get the code." (TLEOSHSSBSAHD_P1_IDI)

"There was one time when the internet was really slow. The payment didn't go through immediately, and I got worried because it looked like the money had already been deducted from my balance." (TLEOSHSSBSAHD_P3_IDI)

"There was a time when my account was still subscribed to a game, and it kept deducting my balance every time I cashed in. I had to unsubscribe immediately to stop it from eating up my money." (TLEOSHSSBSAHD_P4_IDI)

Feelings During Unexpected Situations. This theme highlights the emotional responses students experience when technical issues or unexpected events occur while using GCash. It includes nervousness, panic, fear of losing money, embarrassment, and guilt during public or accidental transactions. Participants described how these experiences made them more cautious and aware. This theme is evident in the following statements made by the participants:

"I had a really bad experience once at a restaurant. I usually pay via GCash after eating, but that time, the app wouldn't open. I had to go all the way home to get cash, and the vendor was so mad because I had eaten so much—unlimited rice!" (TLEOSHSSBSAHD_P1_IDI)

"I felt really nervous and anxious because I was afraid I might have lost my money." (TLEOSHSSBSAHD_P3_IDI)

Coping Mechanism of Students using GCash for Financial Transactions

Presented in Table 3 are the coping strategies students employ in managing challenges encountered while using GCash. Preventive verification practices, such as double-checking recipient details and ensuring stable internet connection, emerged as essential approaches to avoiding errors. Students also rely on support from family, friends, or customer service and strengthen their digital security habits to protect their accounts and financial transactions.

Table 3 Essential Themes and Core Ideas on Coping Mechanism of Students Using GCash for Financial Transactions.

Essential Themes	Core Ideas
Technical Verification.	I always try opening the app first to make sure I can log in and receive the OTP before buying or sending money.
	I check my internet connection so the payment goes through without delays or errors.
	I make sure the recipient's number and the amount are correct before confirming the transaction.
	I also double-check any linked accounts or subscriptions to avoid automatic deductions or unexpected charges
Asking for Help	I usually ask my sibling or parents for help when I don't know how to fix a problem.
	I reach out to friends or family if the app glitches, like when I accidentally send money twice.
	Sometimes, I also contact customer service for guidance when I can't solve the issue myself.

Technical Verification. This theme involves the students' proactive technical steps to ensure a transaction can be completed successfully. These are real-time checks, such as testing app accessibility before a purchase or confirming signal stability to

prevent deductions without confirmation. The following statements illustrate how participants applied these verification steps:

"The biggest lesson is to always try opening the app first to make sure you can log in and receive the OTP before committing to a purchase." (TLEOSHSSBSAHD_P1_IDI)

"I learned not to rush. If an error happens, don't resend it immediately—you have to wait for the actual confirmation first." (TLEOSHSSBSAHD_P2_IDI)

"I'm much more careful now. I always make sure I have a strong signal and that everything is correct before I hit confirm." (TLEOSHSSBSAHD_P3_IDI)

Asking for Help. This theme reflects the students' reliance on their immediate social circle to resolve transaction crises. Participants seek help from siblings, parents, or friends when they encounter glitches or errors they cannot fix alone. In more complex cases, students also utilize professional channels like customer service for guidance.

"Like I mentioned, I relied on my sibling to stay at the eatery while I rushed home to solve the problem." (TLEOSHSSBSAHD_P1_IDI)

"I asked my sister for help because she's more experienced and knows how to navigate the app better than I do." (TLEOSHSSBSAHD_P2_IDI)

"I asked my friend about it and also checked the help section within the app." (TLEOSHSSBSAHD_P3_IDI)

"I asked my brother and my dad for help. They gave me great advice on how to avoid scams and what to do if I encounter problems with the app." (TLEOSHSSBSAHD_P5_IDI)

"I reached out for help from... uhmm... customer service. They explained what happened and helped me out." (TLEOSHSSBSAHD_P6_IDI)

"I just asked my mom for advice on whether I should return the money or not." (TLEOSHSSBSAHD_P7_IDI)

Realizations and Insights of Students using GCash for Financial Transactions

Presented in Table 4 are the realizations gained by students from their experiences, representing long-term changes in behavior and perspective. These insights reflect a shift toward better financial management and a heightened sense of digital security.

Table 4 Essential Themes and Core Ideas on Realization and Insights of Students Using GCash for Financial Transaction.

Essential Themes	Core Ideas
Financial Responsibility and Improved Money Management	I can see where my money goes because of the transaction history.
	It helps me control my spending.
	I think twice before sending money now.
	I'm less likely to spend impulsively.
	I use the bank feature so my savings feel safer.
	It helped me become more disciplined with my money.
Increased Caution and Security Awareness	I always double-check the number before sending money.
	I don't resend payments immediately when there's an error.
	I make sure my internet connection is stable before confirming.
	I avoid clicking suspicious links and fake offers.
	I never share my OTP or personal details.
	I learned to check subscriptions so money won't be deducted automatically.
	I sometimes take screenshots as proof of transactions.

Financial Responsibility and Improved Money Management. This theme refers to how GCash serves as a tool for students to monitor their finances more effectively. By tracking transaction histories and using specialized features like GSave, students report becoming more disciplined and less impulsive with their spending. This theme is reflected in the following statements made by the participants:

"GCash helps me manage my money better because it's easier to save and I'm less tempted to spend it on random things." (TLEOSHSSBSAHD_P1_IDI)

"I'm much more aware of my spending now since I can see every transaction listed in the app." (TLEOSHSSBSAHD_P3_IDI)

These realizations made me more mindful. I don't just send money on impulse anymore; I think twice about my transactions." (TLEOSHSSBSAHD_P5_IDI)

"I use the 'GSave' or bank feature in the app. Since there were a lot of GCash scams before, I move my money to the linked bank account instead of just leaving it in the main wallet. It feels safer there." (TLEOSHSSBSAHD_P2_IDI)

Increased Caution and Security Awareness. This theme highlights the wisdom gained from past technical issues or scares. Rather than just a temporary fix, this represents a permanent shift in how students interact with the platform. Key insights include the necessity of double-checking recipient details, taking screenshots for documentation, and maintaining a healthy skepticism toward suspicious links or requests for personal information. **This realization** is reflected in the following statements:

"It definitely made me more cautious. I realized it's hard to trust the app 100%, so the lesson learned is to always check if the app is working before you start eating." (TLEOSHSSBSAHD_P1_IDI)

"Be careful! If you can, open the bank account feature in GCash. It's safer for your savings, and your money even earns interest, which is better than just leaving it in the wallet." (TLEOSHSSBSAHD_P2_IDI)

"I learned that you really need a stable internet connection and that it's a good habit to take a screenshot of every transaction." (TLEOSHSSBSAHD_P3_IDI)

"After that experience, I became much more careful. I don't just click on random links anymore, and I never share my password or personal details with anyone." (TLEOSHSSBSAHD_P5_IDI)

"What I learned is that you have to be responsible and very careful when using online payments." (TLEOSHSSBSAHD_P6_IDI)

"I learned that you shouldn't just send money blindly. You have to double-check the recipient's details every single time to avoid mistakes." (TLEOSHSSBSAHD_P7_IDI)

Chapter 4

Discussion

This chapter presents the analysis and interpretation of the study's findings, linking them to the research objectives and existing

literature. The results are examined to provide deeper insights into the lived experiences, coping mechanisms, and realizations of senior high school students at Mintal Comprehensive Stand-Alone Senior High School regarding their use of GCash for financial transactions.

Lived Experiences

The first theme that emerged from the data analysis was **Convenience and Ease of Transactions**, which significantly shapes students' daily financial interactions. This refers to the speed and simplicity provided by the platform, allowing for instant sending and receiving of money, paying for school fees, and online shopping without the need for physical cash. Students highlighted how the QR code feature and the ability to receive allowances from distant family members make their daily routines more manageable. This theme aligns with the findings of Susilo and Dizon (2023), who emphasized the convenience and integration of GCash into the daily routines of Filipino students. Similarly, the Technology Acceptance Model (TAM) supports this by illustrating how perceived ease of use and usefulness drive the adoption of digital wallets.

Another key theme was **Technical Problems and App Limitations**, which occurs when students face challenges such as internet connectivity issues, app glitches, and OTP verification delays. These issues often create stress and inconvenience, particularly when money is deducted without immediate confirmation. The struggle with "eating up" money through auto-deductions or managing linked accounts highlights the technical vulnerabilities students must navigate. This theme is supported by the research of Mohd and Pal (2020), who noted that users often reflect on moments of uncertainty and unpredictability during digital transactions, emphasizing that the subjective significance of these experiences is shaped by how users interpret technical failures.

The final theme regarding lived experiences was **Feelings During Unexpected Situations**, which highlights the emotional responses students face when transactions fail. Students reported feeling nervous, anxious, and even embarrassed, such as when they are unable to pay at a restaurant due to app malfunctions. These experiences demonstrate that digital transactions are not just technical processes but emotional ones that can affect a student's social standing and peace of mind. This aligns with Fikri et al. (2023), who discussed how users attach personal meaning to moments of doubt or frustration, showing that experiences are shaped by perception rather than solely by technical performance.

Coping Mechanisms

A significant theme that emerged regarding how students navigate challenges was **Technical Verification**. This involves proactive, real-time steps such as checking internet stability, verifying recipient details, and opening the app before making a purchase to ensure it is functioning. By adopting these verification practices, students reduce the risk of errors and financial loss during the actual moment of transaction. This behavior is reinforced by the Technology Acceptance Model (TAM), which suggests that as users perceive potential risks in "ease of use," they develop systematic verification habits to maintain the platform's reliability.

Another vital coping strategy was **Asking for Help**, reflecting the students' reliance on immediate social support systems. When faced with glitches or accidental transfers, students seek guidance from siblings, parents, friends, or customer service. This social dimension of coping underscores that technology use is embedded in a community context rather than used in total isolation. This aligns with the findings of O'Connor (2024), who noted that peer encouragement and social influence play a significant role in how students manage and sustain their engagement with e-wallets.

Insight and Realization

The theme of **Financial Responsibility and Improved Money Management** emerged as a primary realization for students. Through the use of transaction histories, students become more mindful of where their money goes, leading to reduced impulsive spending and better budgeting habits. Features like "GSave" also encourage students to view the platform as a tool for long-term financial security rather than just a medium for spending. This finding is consistent with Fikri and Sholeh (2023), who suggested that digital literacy combined with e-wallet use can lead to better financial well-being and stability.

The second key realization was **Increased Caution and Security Awareness**. Students realized that using digital money requires a high level of responsibility, leading them to adopt permanent habits such as double-checking numbers and protecting personal information. The transition from cash to digital has taught them that while the convenience is high, the risk of digital vulnerability is equally significant. This aligns with the Uses and Gratifications Theory (UGT), which posits that users actively navigate challenges to gain personal insights that shape their long-term behavior with technology.

Implication for Educational Practice

The findings of this study highlighted several implications for educational institutions, particularly in how they support students navigating the digital financial landscape in senior high school.

Schools must recognize the technical and emotional challenges faced by students using mobile wallets and adapt their policies, curricula, and support systems to foster a more conducive environment that encourages both financial literacy and digital safety.

One of the most significant implications is the need to integrate practical digital financial literacy within the curriculum. While theoretical business knowledge is essential, students greatly benefit from hands-on learning regarding e-wallet security, transaction verification, and "digital hygiene." Schools should collaborate with fintech professionals or cybersecurity experts to provide students with exposure to real-world digital risks, such as phishing and OTP scams. These partnerships can create opportunities for seminars and workshops that help students build valuable skills in securing their personal data and managing digital assets.

Additionally, flexibility in school transaction policies is crucial in supporting students who experience technical difficulties with digital platforms. Schools should consider implementing contingency measures for school-related payments, such as flexible deadlines or alternative payment verification methods, when apps like GCash experience downtime. Allowing students to use transaction screenshots as temporary proof of payment can create a more supportive and less stressful environment. For instance, a student facing a "floating" transaction or a delayed OTP should not be penalized or face social embarrassment due to technical errors beyond their control.

Access to financial management education is another critical area for improvement. Many students struggle with auto-deductions, subscription tracking, and impulsive spending facilitated by the ease of digital payments. Schools should provide dedicated sessions on budgeting and "e-saving" strategies, such as using features like GSave for long-term goals. Moreover, integrating these topics across subjects like Business Math or Empowerment Technologies ensures that students develop a well-rounded understanding of how digital tools can be used for financial growth rather than just consumption.

Providing emotional and psychological support is equally important. The pressure of "losing" money to glitches or the embarrassment of a failed payment in public can lead to anxiety among students. Schools should establish counseling check-ins or peer support groups where students can share their experiences and coping strategies for digital stress. Encouraging open discussions about "digital anxiety" and financial responsibility can create a more understanding school culture where teachers and administrators are trained to recognize the unique frustrations of the digital generation.

Implication for Future Researchers

Exploring the lived experiences of students using GCash in Mintal Comprehensive Stand-Alone Senior High School, several recommendations can be made to support their digital financial journey. These recommendations aim to strengthen financial security, improve digital routines, sustain motivation for saving, balance spending and academics, and address technical challenges. Additionally, strategies for coping with difficulties in managing failed transactions, internet connectivity, and social pressures will be suggested. Lastly, recommendations will focus on how students can apply their realizations for personal and professional growth, ensuring that their digital experiences contribute to their future success.

In terms of financial security, it is recommended that the school provide training programs focused on mobile security fundamentals, including password protection and scam awareness. Workshops led by tech professionals can offer valuable insights into protecting digital wallets. To enhance digital routines, the school should introduce time management and budgeting tools that help students organize their daily expenses efficiently. Providing access to digital expense trackers or financial goal-setting apps will enable students to manage their allowances more effectively while keeping up with academic responsibilities.

For business and financial motivation, organizing forums where students share their "GSave" success stories or budgeting tips can inspire others to stay committed to their financial goals. Recognition programs for students who demonstrate excellence in financial management projects can boost their confidence. Regarding digital challenges, business resilience training that includes problem-solving exercises for technical glitches can help students develop adaptability. Schools should also facilitate mentorship where older students can guide juniors in navigating common digital financial obstacles.

In the aspect of lessons and growth, students should be encouraged to document their digital financial journey through personal reflections or budgeting journals. This practice will help them track their spending patterns and analyze the lessons they have learned about financial responsibility. Schools can also incorporate case studies on the Philippine digital economy to expose students to different financial strategies and risks. Ensuring that digital literacy is integrated into career development programs will further support students as they enter a workforce that is increasingly reliant on cashless systems.

Concluding Remarks

Conducting this study, "The Lived Experiences of Students Using GCash for Financial Transactions in Mintal Comprehensive Stand-Alone Senior High School," has been a meaningful and insightful journey. Throughout the research process, we encountered various challenges, such as managing time effectively, gathering accurate data regarding personal finances, and ensuring that our study remained objective and relevant. Despite these difficulties, we remained dedicated to our goal of understanding the experiences of our fellow students. This study allowed us to explore the realities of the digital financial shift, providing a deeper appreciation for the resilience and adaptability of these young individuals.

Through this research, we gained valuable insights into the struggles and successes of student users. We observed how they navigate technical glitches, security risks, and academic pressures while striving to maintain their financial independence. Their experiences highlight the importance of perseverance, caution, and support from both the school and the community. The findings of this study emphasize the need for programs and policies that encourage and assist students in their digital financial efforts, helping them grow both academically and personally.

As we conclude this study, we recognize the significance of research in understanding real-life challenges and finding ways to address them. This experience has strengthened our skills in critical thinking, problem-solving, and effective communication. More importantly, it has deepened our appreciation for the efforts of students who work hard to manage their finances in a rapidly changing technological world. We hope that this research serves as a valuable reference for future studies and initiatives aimed at supporting young digital users. The knowledge gained from this study reinforces the idea that with the right education and support, students can successfully manage both their studies and their digital financial responsibilities.